

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Marnita S Adams
 Frank D Adams, Sr.
 Debtors

Case No. 13-18278-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Apr 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2019.

db/jdb +Marnita S Adams, Frank D Adams, Sr., 219 Levick Street, Philadelphia, PA 19111-5605
 13210606 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13187415 Jefferson University Hospitals, State Collection Service Inc., 2509 S. Stoughton Rd., PO Box 6250, Madison WI 53716-0250
 14286978 +PHH Mortgage Corporation, Bankruptcy Department, 1 Mortgage Way, Mail Stop SV-22, Mt. Laurel, NJ 08054-4637
 13180552 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898, Attn: Bankruptcy Dept 3F

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: megan.harper@phila.gov Apr 06 2019 02:36:41 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 06 2019 02:35:55 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 06 2019 02:36:39 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13246067 E-mail/Text: megan.harper@phila.gov Apr 06 2019 02:36:41 City of Philadelphia Law Department, Tax Unit - Bankruptcy, Municipal Services Building, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595

13243637 +EDI: CITICORP.COM Apr 06 2019 06:23:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493

13424694 EDI: ECMC.COM Apr 06 2019 06:23:00 ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408

13170090 +E-mail/Text: ELDABBAS@FREEDOMCU.ORG Apr 06 2019 02:35:44 Freedom Credit Union, 626 Jacksonville Road, Suite 250, Warminster PA 18974-4862

13813462 EDI: RESURGENT.COM Apr 06 2019 06:28:00 LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587

13257938 EDI: PRA.COM Apr 06 2019 06:23:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

13203510 EDI: Q3G.COM Apr 06 2019 06:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

13278277 EDI: NAVIENTFKASMDOE.COM Apr 06 2019 06:23:00 Sallie Mae Inc. on behalf of, Department of Education, P.O. Box 740351, Atlanta, Ga 30374-0351

13799842 EDI: BL-BECKET.COM Apr 06 2019 06:23:00 Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

13164503 EDI: TFSR.COM Apr 06 2019 06:23:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026

13185481 EDI: WFFC.COM Apr 06 2019 06:23:00 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13427501 Commonwealth of Pennsylvania, Department of Revenue, P.O. Box 280946

13791731* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 3180W

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2019 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor OCWEN LOAN SERVICING, LLC agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
GEORGETTE MILLER on behalf of Debtor Marnita S Adams info@georgettemillerlaw.com, georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemillerlaw.com;smithcr50524@notify.bestcase.com;millergr50524@notify.bestcase.com;dmayberry@georgettemillerlaw.com
GEORGETTE MILLER on behalf of Joint Debtor Frank D Adams, Sr. info@georgettemillerlaw.com, georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemillerlaw.com;smithcr50524@notify.bestcase.com;millergr50524@notify.bestcase.com;dmayberry@georgettemillerlaw.com
JEREMY JOHN KOBESKI on behalf of Creditor OCWEN LOAN SERVICING, LLC paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor OCWEN LOAN SERVICING, LLC paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor Ocwen Loan Servicing LLC paeb@fedphe.com
JOSEPH ANGEO DESSOYE on behalf of Creditor OCWEN LOAN SERVICING, LLC paeb@fedphe.com
JOSEPH ANGEO DESSOYE on behalf of Creditor Ocwen Loan Servicing LLC paeb@fedphe.com
LESLIE J. RASE on behalf of Creditor OCWEN LOAN SERVICING, LLC pabk@logs.com, lerase@logs.com
MARTIN A. MOONEY on behalf of Creditor Toyota Lease Trust aheight@schillerknapp.com, aheight@schillerknapp.com;Tshariff@schillerknapp.com;kcollins@schillerknapp.com;cmack@schillerknapp.com
THOMAS I. PULEO on behalf of Creditor OCWEN LOAN SERVICING, LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM EDWARD CRAIG on behalf of Creditor Toyota Motor Credit Corporation ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 15

Information to identify the case:

Debtor 1 **Marnita S Adams**
First Name Middle Name Last Name
Debtor 2 **Frank D Adams Sr.**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **13-18278-mdc**

Social Security number or ITIN **xxx-xx-5331**
EIN **-----**
Social Security number or ITIN **xxx-xx-5555**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marnita S Adams

Frank D Adams Sr.

4/4/19

By the court: Magdalene D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.